

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD**, the specification of which is filed as a United States Patent Application herewith.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

PRIOR FOREIGN APPLICATION(S)

Number	Country filed	Day/month/year	Priority Claimed Under 35 USC § 119

I hereby claim the benefit under Title 35, United States Code, §§ 119(e) of any

United States provisional application(s) listed below:

PRIOR PROVISIONAL APPLICATION(S)

Application Number

Filing Date

I hereby claim the benefit under Title 35, United States Code § 120, of any United States application(s) listed below or under § 365(c) of any PCT international application(s) designating the United States of America listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

PARENT APPLICATION(S)

U.S. Parent or PCT Parent
Application Number

Parent Filing
Date

Parent Patent Number
(if applicable)

And I hereby appoint James D. Jacobs (Reg. No. 24,299), Jonathan S. Caplan (Reg. No. 38,094), Chris Kolefas (Reg. No. 35,226) and Victor DeVito (Reg. No. 36,325) my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

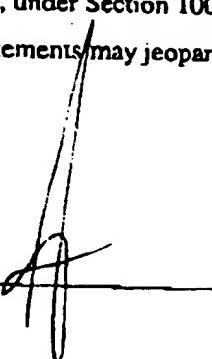
Please address all communications regarding this application to:

BAKER & MCKENZIE
805 Third Avenue
New York, New York 10022

Please direct all telephone calls to Jonathan S. Caplan at (212) 751-5700.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful and false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor: **John Francis Regan**

Inventor's Signature: 

Date: Nov. 9th 1998

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** TOTAL PAGE.02 **